

VIRGINIA COMMUNITY CAPITAL, INC.

	CPP Disbursement Date 09/24/2010	RSSD (Holding Company) 3628535	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2013 \$ millions	2014 \$ millions	%chg from prev		
Assets	\$73	\$83	14.0%		
Loans	\$51	\$60	18.3%		
Construction & development	\$17	\$15	-10.1%		
Closed-end 1-4 family residential	\$2	\$2	3.3%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$0	\$0			
Commercial & Industrial	\$11	\$11	-1.8%		
Commercial real estate	\$7	\$11	66.3%		
Unused commitments	\$26	\$26	2.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$0	\$0			
Asset-backed securities	\$0	\$0			
Other securities	\$2	\$2	1.0%		
Cash & balances due	\$19	\$19	-3.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$61	\$71	15.1%		
Deposits	\$58	\$67	15.6%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$11	\$12	8.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	15.9%	14.7%	--		
Tier 1 risk based capital ratio	21.5%	19.6%	--		
Total risk based capital ratio	28.1%	25.4%	--		
Return on equity ¹	4.6%	7.3%	--		
Return on assets ¹	0.8%	1.0%	--		
Net interest margin ¹	3.4%	2.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	176.6%	56.1%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2013	2014	2013	2014	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	6.7%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.5%	0.0%	0.0%	0.0%	--
Commercial real estate	1.0%	2.0%	0.0%	0.0%	--
Total loans	0.5%	1.9%	0.0%	0.0%	--